

Certificate of Notice Page 1 of 5
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Daren James Albanese
 Catherine Yvonne Albanese
 Debtors

Case No. 16-15059-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Cathleen
 Form ID: 309A

Page 1 of 3
 Total Noticed: 72

Date Rcvd: Jul 29, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2016.

db/jdb Daren James Albanese, Catherine Yvonne Albanese, 2147 Terry Road,
 Nazareth, PA 18064-8767
 tr +MICHAEL H KALINER, Michael H. Kaliner Trustee, 350 South Main Street, Suite 105,
 Doylestown, PA 18901-4872
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13761107 +AR Resources Inc, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2206
 13761101 Above & Beyond Inc., 514 N 22nd St, Allentown, PA 18104-4306
 13761103 Alexandria Manor, 7 S New St, Nazareth, PA 18064-2225
 13761104 American Coradius International LLC, PO Box 505, Linden, MI 48451-0505
 13761106 +Apothaker & Associates LLC, 520 Fellowship Road, Mt. Laurel, NJ 08054-3410
 13761108 +Asset Recovery Solutions LLC, 2200 East Devon Ave., Ste 200, Des Plaines, IL 60018-4501
 13761109 Autovest, LLC, PO Box 2247, Southfield, MI 48037-2247
 13761116 CBE Group, P.O. Box 2594, Waterloo, IA 50704-2594
 13761118 CHS Professional Practice P.C, PO Box 826348, Philadelphia, PA 19182-6348
 13761121 +CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
 (address filed with court: Credit Acceptance, 25505 W 12 Mile Rd,
 Southfield, MI 48034-1846)
 13761113 Capital Auto Parts, 1 Capital Blvd, East Bangor, PA 18013-2137
 13761117 Charles Grubb D O Pc, 39 Roseberry St, Phillipsburg, NJ 08865-1627
 13761119 Citibank - Home Depot, PO Box 461210, Bedford Heights, OH 44146-7020
 13761120 Credit Acceptance, 25505 W 12 Mile Rd Ste 3000, Southfield, MI 48034-8331
 13761126 Financial Recovery, PO Box 1388, Mount Laurel, NJ 08054-7388
 13761127 Frederic I. Weinberg, Esq., 1001 E Hector St Ste 220, Conshohocken, PA 19428-2395
 13761128 +Gracedale, 2 Gracedale Ave, Nazareth, PA 18064-8895
 13761129 +Graig Schultz, Esq., Gross McGinley LLP, 33 S 7th St, Allentown, PA 18101-2418
 13761130 Howard Goldstein, CPA, PO Box 745, Tannersville, PA 18372-0745
 13761132 +J.C. Christensen & Associates, P.O. Box 519, Sauk Rapids, MN 56379-0519
 13761133 +Jack T. Zilfou, J.D., 609 W Hamilton St, Allentown, PA 18101-2126
 13761135 +LVNV Funding LLC, 625 Pilot Road, Suite 3, Las Vegas, NV 89119-4485
 13761134 Law Offices of Joel Cardis LLC, 2006 Swede Rd Ste 100, East Norriton, PA 19401-1787
 13761136 Merchants Bank, 1250 Braden St, Easton, PA 18040-7979
 13761137 Michael Harrison, Esq., 3155 NJ-10, Denville, NJ 07834
 13761138 Midland Funding, 2365 Northside Dr, San Diego, CA 92108-2709
 13761139 +Northland Group Inc., P.O. Box 390905, Minneapolis, MN 55439-0905
 13761140 +Northwood Surgery Center, 3729 Easton Nazareth Hwy # 3, Easton, PA 18045-8339
 13761144 PP&L Electric Utilities, P.O. Box 25239, Lehigh Valley, PA 18002-5239
 13761145 #+Progressive Physician Associates, P.O. Box 4338, Columbus, GA 31914-0338
 13761146 Recmgmt Srv, 240 Emery St, Bethlehem, PA 18015-1980
 13761147 Searocks Lawn Care, 534 Bauer Rd, Bath, PA 18014-8829
 13761148 Select Portfolio Servicing, Inc, PO Box 65250, Salt Lake City, UT 84165-0250
 13761149 Select Portfolio Svcin, PO Box 65250, Salt Lake City, UT 84165-0250
 13761150 +St. Lukes Emergency Physician Specialist, P.O. Box 5386, Bethlehem, PA 18015-0386
 13761151 St. Lukes Hospital - Anderson Campus, 1872 Riverside Cr. Freemansburg Ave.,
 Easton, PA 18045-0000
 13761152 St. Lukes Hospital Riverside, 1700 St Lukes Blvd, Easton, PA 18045-5670
 13761153 Summit Urology, 224 Roseberry St # 2, Phillipsburg, NJ 08865-1687
 13761155 +The Company Store, 500 Company Store Rd, La Crosse, WI 54601
 13761158 Verizon Wireless, Minneapolis, MN 55426
 13761159 Waste Management, P.O. Box 13577, Philadelphia, PA 19101-3577
 13761160 Wells Fargo Bank N.A., P.O. Box 95834, Sacramento, CA 95834-0000
 13761161 Winegar, Wilhelm, Glynn & Roemersma, PO Box 800, Phillipsburg, NJ 08865-0800

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: patrick@armlawyers.com Jul 30 2016 01:49:02 PATRICK J. BEST,
 Anders, Riegel & Masington LLC, 115 East Broad Street, Bethlehem, PA 18018
 smg +E-mail/Text: robertsl2@dnb.com Jul 30 2016 01:50:35 Dun & Bradstreet, INC,
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 30 2016 01:49:38
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 30 2016 01:50:46 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpreion03.ph.ecf@usdoj.gov Jul 30 2016 01:50:22 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 13761105 E-mail/Text: ebn@americollect.com Jul 30 2016 01:50:31 Americollect Inc, PO Box 1566,
 Manitowoc, WI 54221-1566
 13761100 E-mail/Text: seinhorn@ars-llc.biz Jul 30 2016 01:51:46 Ability Recovery Servi,
 PO Box 4031, Wyoming, PA 18644-0031

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13761102 E-mail/Text: clerical@accountsadvocate.com Jul 30 2016 01:51:38 Acc Adv Agnc,
510 N Park Rd, Wyomissing, PA 19610-2941
13761110 EDI: BANKAMER.COM Jul 30 2016 01:28:00 Bank Of America, P.O. Box 15222,
Wilmington, DE 19886-5222
13761111 E-mail/Text: banko@berkscredit.com Jul 30 2016 01:49:14 Berks Credit & Coll,
900 Corporate Dr, Reading, PA 19605-3340
13761112 +E-mail/Text: banko@berkscredit.com Jul 30 2016 01:49:14 Berks Credit & Collection,
900 Corporate Drive, Reading, PA 19605-3340
13761114 EDI: CAPITALONE.COM Jul 30 2016 01:28:00 Capital One Bank (USA) N.A., P.O. Box 71083,
Charlotte, NC 28272-1083
13761115 +E-mail/Text: bankruptcy@cavps.com Jul 30 2016 01:50:39 Cavalry SPV LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
13761122 EDI: CCS.COM Jul 30 2016 01:33:00 Credit Collections Services, 725 Canton St,
Norwood, MA 02062-2679
13761123 EDI: RCSFNBMARIN.COM Jul 30 2016 01:28:00 Credit One Bank N.A., PO Box 740237,
Atlanta, GA 30374-0237
13761125 +EDI: BANKAMER.COM Jul 30 2016 01:28:00 FIA Card Services, P.O. Box 15019,
Wilmington, DE 19850-5019
13761131 EDI: IRS.COM Jul 30 2016 01:28:00 Internal Revenue Service, P.O. Box 7346,
Philadelphia, PA 19101-7346
13761143 EDI: PRA.COM Jul 30 2016 01:28:00 Portfolio Recovery Associates, P.O. Box 12914,
Norfolk, VA 23541-0000
13761141 +E-mail/Text: ebn@vativrecovery.com Jul 30 2016 01:49:14 Palisades Collection,
210 Sylvan Avenue, Englewood Cliffs, NJ 07632-2510
13761142 EDI: PRA.COM Jul 30 2016 01:28:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,
Norfolk, VA 23502-4962
13761156 +E-mail/Text: bankruptcydepartment@tsico.com Jul 30 2016 01:51:44 Transworld Systems Inc.,
507 Prudential Road, Horsham, PA 19044-2308
13761157 EDI: VERIZONEAST.COM Jul 30 2016 01:28:00 Verizon, 500 Technology Dr Ste 500,
Weldon Spring, MO 63304-2225
13761162 EDI: WFNNB.COM Jul 30 2016 01:28:00 World Financial Network Bank, 3100 Easton Square Pl,
Columbus, OH 43219-6232

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13761124 ##Edwin A. Abrahamsen & Associates, 120 North Keyser Ave, Scranton, PA 18504-9701
13761154 ##The Brachfeld Law Group PC, PO Box 1209, Oaks, PA 19456-1209

TOTALS: 0, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2016 at the address(es) listed below:

JOSHUA ISAAC GOLDMAN on behalf of Creditor The Bank of New York Mellon, successor trustee to JPMorgan Chase Bank, N.A., as trustee on behalf of the registered holders of Bear Stearns Asset Backed Securities 2006-SD3, Asset-Backed Certificates, bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com

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Form ID: 309A

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
PATRICK J. BEST on behalf of Debtor Daren James Albanese patrick@armlawyers.com,
kevin@armlawyers.com;G29239@notify.cincompass.com
PATRICK J. BEST on behalf of Joint Debtor Catherine Yvonne Albanese patrick@armlawyers.com,
kevin@armlawyers.com;G29239@notify.cincompass.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Daren James Albanese	Social Security number or ITIN	xxx-xx-1889
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Catherine Yvonne Albanese	Social Security number or ITIN	xxx-xx-3980
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed for chapter	7 7/18/16
Case number:	16-15059-ref		

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Daren James Albanese	Catherine Yvonne Albanese
2. All other names used in the last 8 years		
3. Address	2147 Terry Road Nazareth, PA 18064-8767	2147 Terry Road Nazareth, PA 18064-8767
4. Debtor's attorney Name and address	PATRICK J. BEST Anders, Riegel & Masington LLC 115 East Broad Street Bethlehem, PA 18018	Contact phone 6108492788 Email: patrick@armlawyers.com
5. Bankruptcy trustee Name and address	MICHAEL H KALINER Michael H. Kaliner Trustee 350 South Main Street Suite 105 Doylestown, PA 18901	Contact phone 215-230-4250 Email: mhkaliner@gmail.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: <u>Philadelphia Office</u> <u>-- 8:30 A.M. to 5:00 P.M Reading</u> <u>Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (610)2085040 Date: 7/29/16
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	August 26, 2016 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Allentown Federal Courthouse, 504 W. Hamilton Street, Allentown, PA 18101
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	